

United States Bankruptcy Court  
Western District of Washington

In re:  
Ryan Thomas Holt  
Debtor

Case No. 19-43362-BDL  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-3

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Feb 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2020.

db  
956720923 +Ryan Thomas Holt, P.O. Box 501, Chehalis, WA 98532-0501  
956720928 +AFNI/SUBROGATION DEPT, PO Box 3068, Bloomington, IL 61702-3068  
956720927 +DISCOVERY FINANCIAL SERV, 9707 NE 54 STREET, Vancouver, WA 98662-6345  
Dept of Licensing WA State, Accident Section/Suspension, PO Box 9030,  
Olympia, WA 98507-9030  
956720930 +Equifax, PO BOX 30272, Tampa, FL 33630-3272  
956720931 +Experian, Profile Maintenance, PO BOX 9558, Allen, TX 75013-9558  
956720933 +Grimm Collections, 1677 2nd Ave SW, Tumwater, WA 98512-6992  
956720934 +HOME DEPOT/CBNA, ONE COURT SQUARE, Long Island City, NY 11120-0001  
956720938 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
956720939 +Lewis County District Court, 345 W Main Annex 3rd, PO Box 600, Chehalis, WA 98532-0600  
956720941 +Payne & Hickel, 30640 Pacific Hwy S #C-PNWC, Federal Way, WA 98003-4889  
956720942 +Puget Sound Energy, BOT-01H, PO Box 91269, Bellevue, WA 98009-9269  
956720944 +TBOM RETAIL, PO BOX 4499, Beaverton, OR 97076-4499  
956720946 +WSDOT TOLL ENFORCEMENT, PO BOX 300326, Seattle, WA 98103-9730

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

EDI: WADEPREV.COM Feb 20 2020 07:08:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
956720924 +EDI: CAPITALONE.COM Feb 20 2020 07:08:00 Capital One, Bankruptcy Dept, PO Box 30285,  
Salt Lake City, UT 84130-0285  
956720925 +E-mail/Text: bankruptcy.notifications@fisglobal.com Feb 20 2020 02:13:40 Chexsystems,  
Attn: Customer Relations, 7805 Hudson Rd Ste 100, Saint Paul, MN 55125-1703  
956720926 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 20 2020 02:18:07 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873  
956720929 +E-mail/Text: DCISERVE2@QWESTOFFICE.NET Feb 20 2020 02:13:54 Dynamic Collectors Inc,  
790 S Market Blvd, Chehalis, WA 98532-3420  
956720932 +EDI: AMINFOFP.COM Feb 20 2020 07:08:00 First Premier Bank, PO Box 5147,  
Sioux Falls, SD 57117-5147  
956720935 +EDI: IRS.COM Feb 20 2020 07:08:00 Internal Revenue Service, PO BOX 7346,  
Philadelphia, PA 19101-7346  
956720936 +EDI: CHASE.COM Feb 20 2020 07:08:00 JPMCB-CARD SERVICES, 301 N. WALNUT ST., FLOOR 09,  
Wilmington, DE 19801-3971  
956720937 +E-mail/Text: bncnotices@becket-lee.com Feb 20 2020 02:13:23 Kohls, PO Box 2983,  
Milwaukee, WI 53201-2983  
956720940 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 20 2020 02:18:24 Merrick Bank,  
PO Box 9201, Old Bethpage, NY 11804-9001  
956720943 +E-mail/Text: compliance@sentrycredit.com Feb 20 2020 02:13:54 Sentry Credit, PO Box 12070,  
Everett, WA 98206-2070  
956720945 E-mail/Text: DASPUBREC@transunion.com Feb 20 2020 02:13:20 Transunion, 555 West Adams St,  
Chicago, IL 60611

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2020 at the address(es) listed below:

Ellen Ann Brown on behalf of Debtor Ryan Thomas Holt stopdebt@gmail.com,  
ignbands@gmail.com;browner80299@notify.bestcase.com  
Mark D Waldron Trustee@mwaldrondlaw.com, wal0@ecfcbis.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

District/off: 0981-3

User: admin  
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Ryan Thomas Holt</b>	Social Security number or ITIN	xxx-xx-4811
	_____ First Name    Middle Name    Last Name	EIN	__-_____ _____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	_____ First Name    Middle Name    Last Name	EIN	__-_____ _____
United States Bankruptcy Court    Western District of Washington			
Case number: <b>19-43362-BDL</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ryan Thomas Holt

2/19/20**By the court:** Brian D Lynch  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**